

Information to identify the case:

Debtor 1	Adam Dale Hancock	Social Security number or ITIN	xxx-xx-0271
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court District of Utah		Date case filed for chapter 7: 3/31/22	
Case number: 22-21137 JTM			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Adam Dale Hancock	
2. All other names used in the last 8 years		
3. Address	4336 W 5850 S Hooper, UT 84315	
4. Debtor's attorney Name and address	Sean Wood McGregor & Oblad 380 N 200 W Ste 209 Bountiful, UT 84010	Contact phone (801) 803-6497 Email: swood@mcgregorfirm.com
5. Bankruptcy trustee Name and address	Steven R. Bailey tr Steven R. Bailey, Attorney at Law P.O. Box 1828 Layton, UT 84041	Contact phone 801-389-4055 Email: karen@baileylaw.org

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: May 4, 2022 at 09:30 AM Location: Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 7/5/22 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
-
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Adam Dale Hancock
Debtor

Case No. 22-21137-JTM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Apr 05, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
db	+ Adam Dale Hancock, 4336 W 5850 S, Hooper, UT 84315-6723
12005262	+ Ad Astra Recovery Services, Inc., 8918 W 21 Street N, Suite 200, PMB 303, Wichita, KS 67205-1880
12005263	+ Alteon Health, PO Box 741073, Los Angeles, CA 90074-1073
12005266	+ Avid Acceptance Llc, 3165 East Millrock Dr, Salt Lake City, UT 84121-4732
12005269	+ Cerunnos Finance LLC, 100 OCEANSIDE DR, Nashville, TN 37204-2351
12005270	+ Constantino Law Office, PC, 8537 South Redwood Road, Suite D, West Jordan, UT 84088-4806
12005274	+ Deseret First Credit Union, Attn: Bankruptcy, Po Box 45046, Salt Lake City, UT 84145-0046
12005276	+ ERC, PO Box 1259, Dept 98696, Oaks, PA 19456-1259
12005281	+ Intermountain Healthcare, 36 S State Street, Salt Lake City, UT 84111-1633
12005285	+ Law Office of Edwin Parry, 2790 Decker Lake Dr B, Salt Lake City, UT 84119-2057
12005286	+ Law Offices of Kirk A. Cullimore, PO Box 65655, Salt Lake City, UT 84165-0655
12005287	+ Lippman Recupero, LLC, 1325 N Wilmot Rd, 3rd Floor, Tucson, AZ 85712-5166
12005293	+ Ogden Clinic, 1491 East Ridgeline Drive, South Ogden, UT 84405-4989
12005294	+ Olympus Law Group, PLLC, PO Box 287, Ogden, UT 84402-0287
12005303	+ T-Mobile USA Inc, 3625 132nd Avenue Southeast, Bellevue, WA 98006-1325
12005304	+ Tanner Clinic, 2121 North 1700 West, Layton, UT 84041-1185
12005306	+ Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
12005309	+ Utah State Tax Commission, Taxpayers Div, Attention: Michelle Riggs, 210 North 1950 West, Salt Lake City, UT 84134-9000
12005310	West Valley City Fire Dept., 1717 South Redwood Road, PO Box 27768, Salt Lake City, UT 84127-0768

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: swood@mcgregorfirm.com	Apr 05 2022 23:05:00	Sean Wood, McGregor & Oblad, 380 N 200 W, Ste 209, Bountiful, UT 84010
tr	+ EDI: BSRBAILEY1	Apr 06 2022 03:08:00	Steven R. Bailey tr, Steven R. Bailey, Attorney at Law, P.O. Box 1828, Layton, UT 84041-6821
12005264	Email/Text: Bankruptcy@michaelandrewsllc.com	Apr 05 2022 23:05:00	Autovest, LLC, 26261 Evergreen Rd, Suite 390, Southfield, MI 48076
12005260	+ Email/Text: bankruptcy@acimacredit.com	Apr 05 2022 23:06:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
12005262	+ Email/Text: Support@adastrarecoveryservicesinc.com	Apr 05 2022 23:06:00	Ad Astra Recovery Services, Inc., 8918 W 21 Street N, Suite 200, PMB 303, Wichita, KS 67205-1880
12005265	+ Email/Text: bankruptcy@avidac.com	Apr 05 2022 23:06:00	Avid Acceptance Llc, Attn: Bankruptcy, 6995 Union Park Center Suite 450, Cottonwood Heights, UT 84047-6145
12005267	+ Email/Text: banko@bonncoll.com	Apr 05 2022 23:06:00	Bonneville Collections, Po Box 150621, Ogden, UT 84415-0621
12005272	+ EDI: CONVERGENT.COM	Apr 06 2022 03:08:00	Convergent Outsourcing, Inc., Po Box 9004, Renton, WA 98057-9004
12005271	+ EDI: CONVERGENT.COM		

District/off: 1088-2

User: admin

Page 2 of 3

Date Rcvd: Apr 05, 2022

Form ID: 309A

Total Noticed: 52

		Apr 06 2022 03:08:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton, WA 98057-4927
12005275	+ Email/Text: jana.bricker@dfcu.com		
		Apr 05 2022 23:06:00	Deseret First Credit Union, 3999 Parkway Blvd, West Valley City, UT 84120-6480
12005278	+ Email/Text: bankruptcy@expressrecovery.com		
		Apr 05 2022 23:06:00	Express Recovery Services, Inc., Po Box 26415, Salt Lake City, UT 84126-0415
12005277	+ Email/Text: bankruptcy@expressrecovery.com		
		Apr 05 2022 23:06:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12005280	+ EDI: IIC9.COM		
		Apr 06 2022 03:08:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
12005279	+ EDI: IIC9.COM		
		Apr 06 2022 03:08:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
12005282	EDI: IRS.COM		
		Apr 06 2022 03:08:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
12005284	+ Email/Text: bureauknight@yahoo.com		
		Apr 05 2022 23:06:00	Knight Adjustment Bureau, 5525 S 900 E Ste 215, Salt Lake City, UT 84117-3500
12005283	+ Email/Text: bureauknight@yahoo.com		
		Apr 05 2022 23:06:00	Knight Adjustment Bureau, Attn: Bankruptcy, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
12005289	+ Email/Text: clarson@macu.com		
		Apr 05 2022 23:06:00	Mountain America Credit Union, 7181 S Campus View Dr, West Jordan, UT 84084-4312
12005288	+ Email/Text: clarson@macu.com		
		Apr 05 2022 23:06:00	Mountain America Credit Union, Attn: Bankruptcy, P.O. Box 2331, Sandy, UT 84091-2331
12005290	+ Email/Text: clarson@macu.com		
		Apr 05 2022 23:06:00	Mountain America Credit Union, 660 S 200 East, Salt Lake City, UT 84111-3835
12005291	+ Email/Text: bankruptcy@ncaks.com		
		Apr 05 2022 23:05:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
12005292	+ Email/Text: bankruptcy@ncaks.com		
		Apr 05 2022 23:05:00	National Credit Adjusters, LLC, P.o. Box 550, Hutchinson, KS 67504-0550
12005273	Email/Text: smgutahbankruptcycourt@steward.org		
		Apr 05 2022 23:05:00	Davis Hospital and Medical Center, 1600 W Antelope Dr, Layton, UT 84041
12005297	EDI: PRA.COM		
		Apr 06 2022 03:08:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
12005296	EDI: PRA.COM		
		Apr 06 2022 03:08:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
12005295	+ Email/Text: bankruptcy.notifications@paisc.com		
		Apr 05 2022 23:06:00	Planned Administrators, Inc., PO Box 6702, Columbia, SC 29260-6702
12005300	Email/Text: rcwilley.bankruptcy@rcwilley.com		
		Apr 05 2022 23:05:00	RC Willey Home Furnishings, 2301 S. 300 West, Salt Lake City, UT 84115
12005299	Email/Text: rcwilley.bankruptcy@rcwilley.com		
		Apr 05 2022 23:05:00	RC Willey Home Furnishings, Attn: Bankruptcy, 2301 South 300 West, Salt Lake City, UT 84115
12005298	+ EDI: PINNACLE.COM		
		Apr 06 2022 03:08:00	Radius Global Solutions LLC, PO Box 390900, Minneapolis, MN 55439-0990
12005301	+ Email/Text: bankruptcy@speedyinc.com		
		Apr 05 2022 23:06:00	SCIL Inc. DBA Speedycash.com, P.O. Box 780408, Wichita, KS 67278-0408
12005302	Email/Text: amieg@stcol.com		
		Apr 05 2022 23:05:00	State Collection Service, Inc., 2509 S Stoughton Rd, Madison, WI 53716
12005305	+ Email/Text: Bankruptcies@cullimore.net		
		Apr 05 2022 23:06:00	The Law Offices of Kirk A. Cullimore, 12339 S

District/off: 1088-2

User: admin

Page 3 of 3

Date Rcvd: Apr 05, 2022

Form ID: 309A

Total Noticed: 52

12005307	Email/Text: bk@carhop.com	800 E, Suite 100, Draper, UT 84020-8373
	Apr 05 2022 23:05:00	Universal Acceptance/Car Hop Financing, Attn: Bankruptcy Dept, Po Box 398104, Edina, MN 55439
12005308	Email/Text: bk@carhop.com	
	Apr 05 2022 23:05:00	Universal Acceptance/Car Hop Financing, Po Box 398104, Edina, MN 55439

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12005268		Brightstar Device Protection, LLC, 12850 Hwy 9, Suite 600-372

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
Sean Wood	on behalf of Debtor Adam Dale Hancock swood@mcgregorfirm.com clerk@seanwoodlaw.com
Steven R. Bailey tr	karen@baileylaw.org UT06@ecfcbis.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3